

Ready for Floods: A Practical Guide for Businesses

ACKNOWLEDGEMENTS

This guide was developed by the Connecting Business initiative (CBI), a joint initiative of UN OCHA and UNDP, with input from CBI Member Networks: PDRF, A-PAD Sri Lanka. It builds on A-PAD Sri Lanka's Business Guide to Floods (2018) and the Philippine Disaster Resilience Foundation's (PDRF) "Safe in a Storm" guidance.

1. WHO THIS GUIDE IS FOR

This guide is for anyone who owns, manages or works in a business, from a market stall or family shop to a large company with sites in several countries. If flooding could reach your premises, your staff, your customers or your supply routes, it will help you prepare before a flood, act during one and get back to business afterwards.

It has three parts:

- **Understand the risk (sections 2 and 3):** why act now, and who to work with.
- **Plan ahead (section 4):** decide now what you will do at each stage of warning.
- **Five areas to act on (section 5):** people, premises and stock, data and documents, customers and suppliers, and keeping the business going. Each area starts with what often happens in a flood, then points to consider, then a checklist for *before the flood season, when a warning is issued, during a flood and after a flood*.

At the back you'll find a short flood plan to fill in and keep somewhere safe. You don't need to do everything at once. Start with the checklists that fit your business, and use the flood plan to write down who does what.

2. WHY ACT NOW: EL NIÑO 2026/27

El Niño is a natural climate pattern that returns every two to seven years and can last up to 18 months. It shifts rainfall patterns around the world, bringing heavier rain and flooding to some regions and drought to others. WMO lists parts of South America, East Africa and the southern United States among the areas that tend to see more rain and flooding. Eastern and northern Australia, Indonesia, southern Africa and parts of South Asia tend to see drought. The effects often outlast the event itself: El Niño's strongest warming effect on the global climate usually comes in the year after it develops.

The 2026/27 event is expected to be exceptional. In September 2026, WMO reported that El Niño is established and set to become very strong, with a near 100% chance that it lasts through February 2027. Over the coming months, WMO expects more rain than normal in parts of Africa, South America and maritime Southeast Asia, and less rain than normal in parts of Australia, southern Africa and Central America. It also expects temperatures above normal across nearly all land areas. WMO's Secretary-General said this El Niño "demands exceptional preparation and response".

El Niño does not mean more flooding everywhere. Some places get heavier rain, while others get drought. What this means for your business depends on where you are. Other climate patterns also shape local weather, so precise forecasts for individual countries are not possible. The most reliable guide is your national

meteorological service and disaster management authority. Follow their seasonal outlooks and warnings to decide how much flood preparation you need, and when to act (see section 4). Acting early pays off: WMO notes that just 24 hours' notice of a hazardous event can cut the resulting damage by 30%.

3. WORK WITH OTHERS, NOT ALONE

You don't have to prepare on your own, and you shouldn't respond on your own. Before the flood season, find out who coordinates disaster response where you operate. This is usually a national or local disaster management authority. Also check whether your business association or chamber (in many countries, a CBI Member Network) links businesses to that system.

If your business could offer help during a flood, for example trucks, warehouse space, supplies or staff, agree it in advance with the disaster authority or through your business network. That way, the offer is already part of the response plan when it is needed. Before the flood season:

Action to be taken (tick when done)	Notes
☐ Find out which authority coordinates disaster response in your area, and how to contact it	
☐ Ask your business association or chamber whether it keeps a list of what members can offer in an emergency	
☐ Agree what your business could offer, and who in your business is the contact point	

4. PLAN AHEAD: WHEN WE SEE THIS, WE DO THIS

Many floods come with some warning. Seasonal outlooks can flag a season that will be wetter than normal weeks or months ahead. Flood alerts and warnings then follow days or hours before water arrives. The businesses that cope best decide in advance what they will do at each stage, so nobody has to think it through under pressure.

When we see this...	...we do this	Who
Seasonal outlook: more rain than normal expected in our area	Work through the "Before the flood season" checklists in section 5	Owner / manager
Flood alert or watch for our area (days ahead)	Work through the "When a warning is issued" checklists	
Flood warning / water rising (hours ahead)	Move people to safety, switch off power if safe, close or evacuate	
All clear from the authorities	Work through the "After a flood" checklists	

Not every flood gives this much warning. Flash floods, and floods in towns and cities, can build up within hours, sometimes faster than you can work through each stage. Use the table as a planning tool: the more you do before the flood season, the less is left to do when a warning comes.

Names and levels of warnings differ by country. Use the ones your national meteorological service or disaster authority issues, and write them into your flood plan (section 6).

5. FIVE AREAS TO ACT ON

This section covers five areas: your people, your premises and stock, your data and documents, your customers and suppliers, and keeping your business going. Each area starts with what often happens in a flood, followed by points to consider and a checklist for before the flood season, when a warning is issued, during a flood and after it.

Not every point will apply to your business, and no checklist can cover every situation. Use the lists as a starting point: consider each point, pick the ones that fit, and add anything your own site, sector or location calls for.

5.1 PROTECT YOUR PEOPLE

People come first, both to save lives and because a business can't recover without its staff. In a flood, staff face risks travelling to work, on site and at home, where their own families and houses may be affected.

What often happens in a flood

- **Water rises fast and moves with force.** Just 15 cm of moving water can knock a person over, and 30 cm can sweep a car away. Staff travelling to or from work, or making deliveries, are most at risk.
- **Wet electrical equipment can electrocute** anyone who touches it or stands in water nearby.
- **Illness often follows, sometimes weeks later.** Leptospirosis, cholera, dysentery, hepatitis A and E, dengue and malaria all increase after floods. Leptospirosis, spread through water contaminated by animal urine, often peaks two to six weeks after the flood. Staff may fall ill after the water has gone, and absences can continue for weeks.
- **Roads close and phone and power networks go down**, so staff may not be able to reach work or reach each other.

Points to consider

- Know who you employ and how to reach them, including anyone who would need help to evacuate.
- Decide who makes the call to close, send people home or evacuate, and who stands in if they're unavailable.
- Assume phone and power networks may fail, and agree a backup way to stay in touch.
- Plan for staff being unable to work for a while, including while they deal with damage at home.

Checklist

Before the flood season

Action to be taken (tick when done)	Notes
☐ Keep a current staff contact list, with an emergency contact for each person	
☐ Ask staff privately whether they would need help to evacuate, and plan for it	
☐ Note which staff live in areas at risk of flooding	

Action to be taken (tick when done)	Notes
☐ Agree an evacuation route and a meeting point on higher ground, and walk it with staff	
☐ Agree how you'll reach staff if power or phones go down (for example, a group message plus a phone tree)	
☐ Name who decides to close or evacuate, and a backup	
☐ Stock a first aid kit, torches, spare batteries, drinking water, gloves and rubber boots	
☐ Brief staff on the plan and run a short practice	

When a warning is issued

Action to be taken (tick when done)	Notes
☐ Check who is on site, who is travelling and who is working remotely	
☐ Send staff home early, or tell them not to come in, if routes may flood	
☐ Remind everyone never to walk, swim or drive through floodwater	

During a flood

Action to be taken (tick when done)	Notes
☐ Follow instructions from the authorities and evacuate if told to	
☐ Move people to upper floors or out of the building, following your plan	
☐ Keep away from electrical equipment if it is wet or you are standing in water	
☐ Check in with all staff at regular, agreed times	

After a flood

Action to be taken (tick when done)	Notes
☐ Only return to the site when the authorities say it is safe	
☐ Check on staff and their families, as some will need time off or support	
☐ Give staff who help with cleaning up gloves, boots and protective clothing, and cover cuts with waterproof dressings	
☐ Tell staff that anyone who gets a fever or feels unwell in the weeks after contact with floodwater should see a doctor and	

Action to be taken (tick when done)	Notes
mention the flood	
☐ Remove standing water around the premises where mosquitoes can breed	

5.2 PROTECT YOUR PREMISES, STOCK AND EQUIPMENT

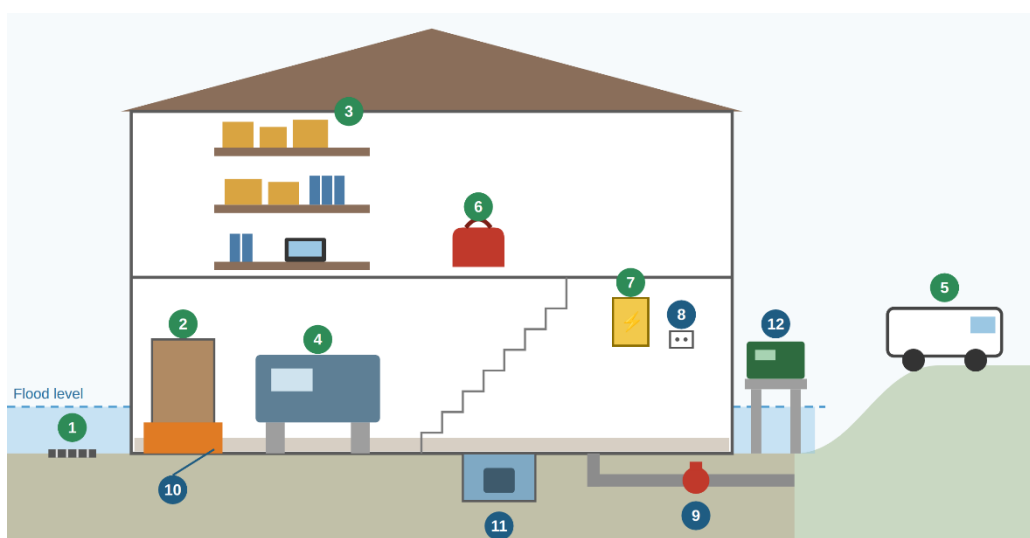
Many measures cost little or nothing and can be done in an afternoon. Others are bigger investments that pay off over time.

What often happens in a flood

- **Electricity, water and gas are a dangerous mix.** Wet wiring can electrocute, and flooding can cause gas leaks. Power has to be switched off safely and checked by an electrician before it goes back on.
- **Floodwater is dirty.** It often carries sewage and animal urine, and drains and sewers can back up into buildings. Stock, food, equipment and surfaces it touches may be contaminated.
- **Generators and pumps give off carbon monoxide,** which can kill if they are run indoors or near doors and windows.
- **Mould grows quickly** in buildings left wet or closed up, so drying has to start fast and some materials will need to be thrown away.

Points to consider

- Walk around your site and ask: where would water get in, what sits at floor level, and what would be most expensive or slowest to replace?
- Stock held in outlets or warehouses in areas at risk of flooding is most at risk during the rainy months.
- Floodwater can come up through drains and toilets, not only through doors.



Low or no cost

- 1 Clear drains and gutters before the rains
- 2 Sandbags or flood barriers ready for doors
- 3 Stock and records on upper floors or high shelves
- 4 Equipment raised off the floor on blocks
- 5 Vehicles moved to higher ground
- 6 Waterproof grab bag packed and ready
- 7 Electricity, gas and water switches labelled

Bigger investments

- 8 Sockets and wiring raised above flood level
- 9 Backflow valve on drains and sewer pipes
- 10 Floors and walls that can withstand flooding
- 11 Sump and pump where water collects
- 12 Automatic switch off for generators and machinery when water rises

Checklist

Before the flood season: low or no cost

Action to be taken (tick when done)	Notes
☐ Walk the site and mark where water would enter and which areas are lowest	
☐ Clear drains and gutters, and check again before heavy rain	
☐ Move valuable stock, equipment and records to upper floors or high shelves	
☐ Raise equipment and machinery off the floor on blocks or plinths	
☐ Decide where vehicles will go (higher ground) during periods of high risk	
☐ Have sandbags or removable flood barriers ready for doors and low openings	
☐ Reduce stock and deliveries to outlets and stores in areas at risk of flooding during the riskiest months. Start with sites that have flooded before, are hard to reach, or hold your most important stock.	
☐ Label where and how to switch off electricity, gas and water, and make sure more than one person knows	
☐ Photograph your premises, equipment and stock, and record serial numbers. This helps with insurance claims later	

Before the flood season: bigger investments

Action to be taken (tick when done)	Notes
☐ Raise electrical sockets, wiring and controls above likely flood level	
☐ Fit backflow valves on drains and sewer pipes to stop water coming back up	
☐ When renovating, use doors, floors and wall materials that can withstand flooding	
☐ Fit systems that switch off generators and machinery automatically when water rises	
☐ Install a sump and pump in areas that flood often	
☐ Take flood risk into account when choosing new premises or warehouses	

When a warning is issued

Action to be taken (tick when done)	Notes
☐ Put flood barriers or sandbags in place	
☐ Move stock, equipment and vehicles up or away	
☐ Pause deliveries to sites at risk of flooding	
☐ Switch off and unplug equipment you don't need	
☐ Secure chemicals, fuel and other hazardous materials so they can't be washed away	

During a flood

Action to be taken (tick when done)	Notes
☐ Only switch off power at the main if you can do it from a dry place. Never touch switches or appliances while standing in water	
☐ Never run generators, pumps or pressure washers indoors or close to doors, windows or vents. Keep them at least 6 metres (20 feet) away	

After a flood

Action to be taken (tick when done)	Notes
☐ Don't enter a damaged building until it has been checked for safety	
☐ If you smell gas, leave at once, don't create sparks or turn on lights, and call the gas company or emergency services	
☐ Have an electrician check the system before the power goes back on	
☐ Treat all water as unsafe for drinking, cooking and washing until the authorities say otherwise	
☐ Photograph and film the damage before cleaning or throwing anything away	
☐ Start drying out as soon as possible. If the building has been closed up for several days, assume there is mould	
☐ Have air conditioning and ventilation systems cleaned and checked before switching them on	
☐ Keep damaged chemicals, fuel and other hazardous materials apart from other waste, and check with your local authority how to dispose of them safely.	

5.3 PROTECT YOUR DATA AND DOCUMENTS

Losing customer lists, contracts, accounts or staff records can stop a business long after the water has gone. Protecting them is cheap and quick.

What often happens in a flood

- **Paper records and computers kept at floor level get soaked**, and contracts, customer lists and financial records can be lost.
- **Power cuts and damaged equipment** can leave you without access to data stored only on site.
- **Insurance claims need proof**, such as policy numbers, photos and lists of equipment, which is hard to provide if your records are gone.

Points to consider

- Which information would you need to keep trading or to make an insurance claim?
- Where is it now, and who can get to it if the office is closed?

Checklist

Before the flood season

Action to be taken (tick when done)	Notes
☐ Back up important data regularly, and keep at least one copy away from your premises or in the cloud. A common rule of thumb is three copies, on two different types of storage, with one kept somewhere else	
☐ Keep servers and computers above likely flood level	
☐ Prepare a waterproof “grab bag” with copies of your insurance policy, key contracts, customer and supplier contacts, staff contacts, bank details and a floor plan of the building	
☐ Keep digital copies of the same documents where you can reach them from anywhere	
☐ Write down who holds which documents and where (your flood plan, section 6)	

When a warning is issued

Action to be taken (tick when done)	Notes
☐ Run an extra backup	
☐ Move computers and paper records to upper floors	
☐ Make sure the grab bag goes with the person responsible	

After a flood

Action to be taken (tick when done)	Notes
☐ Check that your backups actually restore before relying on them	
☐ Don't switch on wet computers or equipment until they have been checked	

5.4 Keep customers and suppliers informed

Customers may depend on you for products or services, and suppliers need to know where to deliver. Clear, early communication protects both them and your reputation.

What often happens in a flood

- **Roads and delivery routes are cut**, so deliveries in and out stop.
- **Phone, internet and power networks go down**, making it hard to reach customers and suppliers just when they need to hear from you.

Points to consider

- Who are your most important customers and suppliers, and how would you reach them if your office were closed?
- Do you have another supplier or delivery route if your usual one is cut off?

Checklist

Before the flood season

Action to be taken (tick when done)	Notes
☐ Keep a list of key customers and suppliers, with contact details, in your grab bag and online	
☐ Identify alternative suppliers and delivery routes	
☐ Decide how you'll tell customers about disruption (SMS, social media, website, a sign on the door)	

When a warning is issued

Action to be taken (tick when done)	Notes
☐ Ask suppliers to pause or redirect deliveries to sites at risk of flooding	
☐ Tell customers about possible delays	

During and after a flood

When you talk to customers, answer four questions:

Action to be taken (tick when done)	Notes
☐ What can't we provide, and for how long?	
☐ What alternatives are there?	
☐ When do we expect to be back to normal?	
☐ Can we offer anything to make up for the disruption, where that's realistic for our business?	

5.5 KEEP YOUR BUSINESS GOING: CONTINUITY, INSURANCE AND RECOVERY

A business continuity plan doesn't have to be long. It's a written answer to one question: how do we keep going if something stops us working?

What often happens in a flood

- **Small businesses are hit hardest.** They are often hit harder, suffer longer and are slower to recover than larger businesses.
- **Income stops while costs continue.** Wages, rent and loan repayments are still due while the business is closed.
- **Losses may not be covered by insurance.** Many businesses find their policy does not cover flood damage or lost income.

Five steps to a simple business continuity plan

1. Choose the people who will keep the business running in a flood, and agree who does what.
2. List what a flood could disrupt: your site, staff, stock, suppliers and systems.
3. Decide which activities matter most and how quickly they need to restart. Ask yourself:
 - a) which products or services do customers depend on most?
 - b) How long can each be unavailable before you lose customers or income?
 - c) What is the minimum you need to restart them, such as staff, equipment, supplies and power?
4. Write the plan and checklists down. The flood plan in section 6 is a starting point.
5. Share it, practise it, and review it after every flood season.

Free templates can help, for example IBHS's OFB-EZ toolkit (see Annex B).

Checklist

Before the flood season

Action to be taken (tick when done)	Notes
☐ Check whether your insurance covers flood damage and lost income (business interruption), and what it excludes	
☐ Keep your policy number and insurer's contact details in your grab bag	
☐ Know how much cash you would need to cover wages and bills	

Action to be taken (tick when done)	Notes
for one to three months without income	
☐ Find out what emergency credit or support may be available from banks or government after a disaster	

After a flood

Action to be taken (tick when done)	Notes
☐ Contact your insurer as soon as possible	
☐ Photograph and film damaged items before cleaning, repairing or throwing them away, and record serial numbers of equipment	
☐ Keep small samples of damaged materials, and all receipts for repairs and replacements	
☐ Restart your most important activities first, using your continuity plan	
☐ Review what worked and what didn't, and update your plan	

6. YOUR FLOOD PLAN

Fill this in before the flood season, using what you have prepared from the checklists. Keep a printed copy in your grab bag and a digital copy you can reach from anywhere. When a warning comes, this is the page you reach for. Check and update it at the start of every flood season.

Business name: _____

Address: _____

Date completed: _____ Next review: _____

1. Who does what

Role or contact	Name	Phone
Decides to close or evacuate		
Backup for the above		
Takes the grab bag		
Runs the data backups		
Local disaster management authority		
Emergency services		
Insurer (policy number: _____)		
Electricity and water providers		
Landlord		
Key supplier		
Key supplier		
Key supplier		
Business association or chamber		
Other		
Other		
Other		
Other		

[illegible]

3. Our warning plan: When we see this, we do this

When we see this (use your country's warning names)	We do this	Who
Seasonal outlook: more rain than normal		
Flood alert or watch (days ahead)		
Flood warning or water rising (hours ahead)		
All clear from the authorities		

4. Where things are and what we move

[illegible]

ANNEX A. EXAMPLES FROM THE CBI NETWORK (OPTIONAL)

Proposed format: three or four boxes of no more than 100 words each, showing either **how a network helped its members prepare or respond** (for example, passing on warnings, running drills, coordinating logistics with authorities) or **what a member company did** that others can copy.

ANNEX B. FREE TOOLS AND TEMPLATES

- **OFB-EZ business continuity toolkit** (IBHS): 10 short modules for small businesses, in English and Spanish.
- **Ready Business toolkits, including Inland Flooding** (FEMA/Ready.gov): English and Spanish.
- **Business Guide to Floods** (A-PAD Sri Lanka, 2018): English, Sinhala and Tamil.
- **CBI online course on business continuity** [LINK TO CONFIRM]

SOURCES

- A-PAD Sri Lanka, [Business Guide to Floods](#), 2018
- *BMC Infectious Diseases*, [Impact of flooding events on waterborne and vector-borne infections: a systematic review](#), vol. 26, Apr 2026
- CDC, [About leptospirosis](#)
- CDC, [Safety guidelines: reentering your flooded home](#)
- FAO and WHO International Food Safety Authorities Network (INFOSAN), [Food safety in natural disasters](#), information note, 2005
- FEMA / Ready.gov, [Floods](#)
- FEMA / Ready.gov, [Ready Business toolkits](#)
- FEMA National Flood Insurance Program, [Document flood damage](#)
- IBHS, [OFB-EZ business continuity toolkit](#)
- King County (Washington, USA), [Manage your chemical products and wastes before flood season](#), 2009
- National Cyber Security Centre (UK), [Backing up your data](#)
- UN News, [El Niño is surging. Months of extreme heat could follow](#), 3 Sep 2026
- UNDRR, [Disaster resilience of small and medium-sized enterprises](#)
- UNDRR, [Natech: natural hazard triggered technological accidents](#)
- US Food and Drug Administration, [Floods: key tips for consumers about food and water safety](#)
- US Food and Drug Administration, [Safe drug use after a natural disaster](#)
- WHO, [Dengue and severe dengue](#), fact sheet, Aug 2025
- WMO, [Early Warnings for All Action Plan unveiled at COP27](#), Nov 2022
- WMO, [El Niño set to become very strong, raising risks of extreme weather into 2027](#), 3 Sep 2026
- WMO, [El Niño/La Niña phenomena](#)